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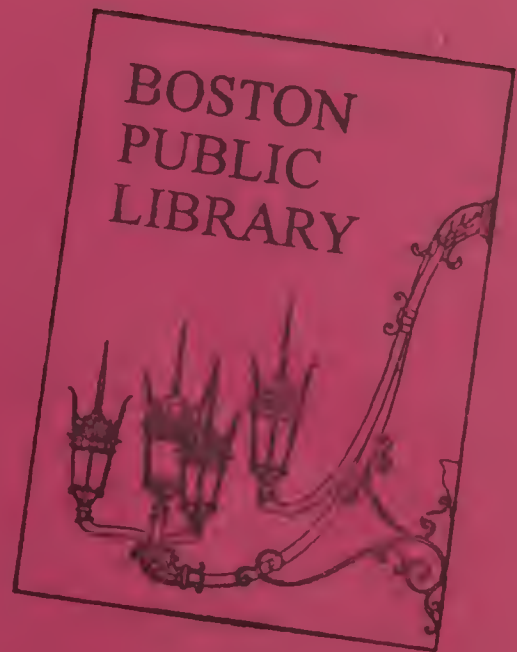
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APPLICATION FOR DESIGNATION
OF THE
FIELDS CORNER
COMMERCIAL AREA REVITALIZATION DISTRICT

City of Boston

Kevin H. White, Mayor

Boston Redevelopment Authority

Robert J. Ryan, Director

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Boston Redevelopment Authority

Robert J. Ryan, Director

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May 22, 1979

Secretary Byron Matthews
Executive Office of Communities and Development
100 Cambridge Street
Boston, Massachusetts 02201

Dear Secretary Matthews:

I am pleased to submit on behalf of the City of Boston the Fields Corner Commercial Area Revitalization District Plan for your review and approval.

This CARD Plan was originally prepared by the Mayor's Office of Program Development and the Boston Economic Development and Industrialization Commission for the Boston Industrial Development Financing Authority.

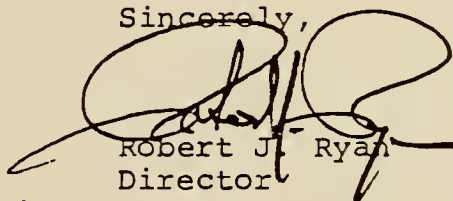
The Boston IDFA then processed the Fields Corner CARD through the required public hearing process and City Council approval.

As of April 12, 1979, the Boston Redevelopment Authority has been designated as the implementation agency for all CARD Plans submitted to your office by the City.

The Authority considers the Fields Corner CARD Plan to be an innovative and crucial component of the City's future development strategy for one of its most important neighborhood business districts.

I look forward to your timely approval of the Fields Corner CARD Plan.

Sincerely,



Robert J. Ryan
Director

FIELDS CORNER

Commercial Area Revitalization District (CARD)

Submitted By

City of Boston

Industrial Development Financing Authority

December 19, 1978

Kevin H. White, Mayor

David W. Davis, Chairman
of the Board

FIELDS CORNER
APPLICATION FOR DESIGNATION AS A CARD.

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Fields Corner CARD Application

INTRODUCTION

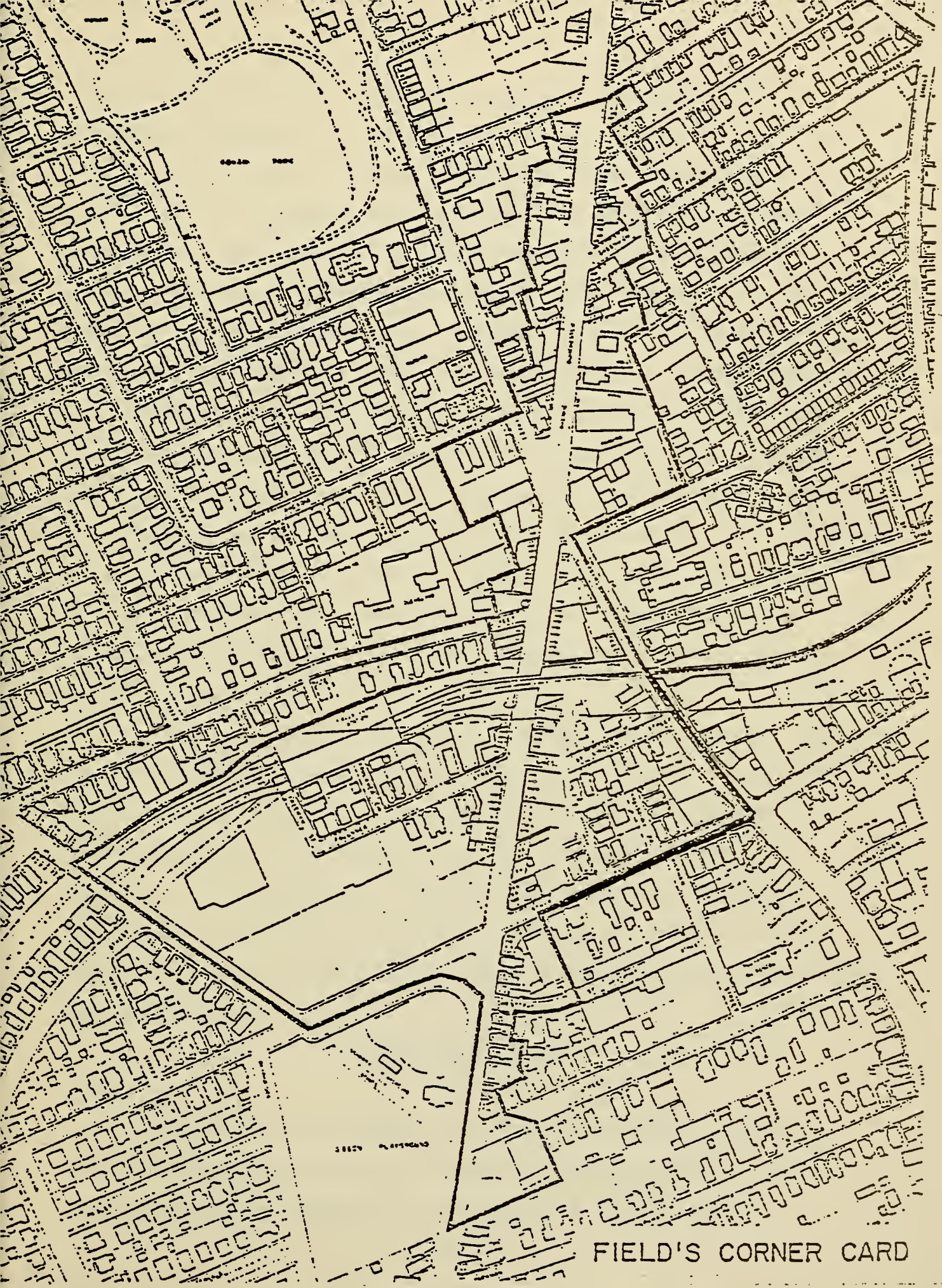
History

Historically, Fields Corner in Dorchester has experienced a pattern of development not unlike many older neighborhood commercial areas located close to the City's core. Boston's streetcar system, followed by nationwide changes after World War II resulted in a schizophrenic growth pattern from which many older business districts are only now beginning to recover.

With the extension of the streetcar lines during the 1870's came rapid residential development followed closely by commercial activity intended to serve the newly arriving residents. Strip development occurred along major streets and intersections providing services which were both within walking distance of most residences and convenient to the transportation system. During this time healthy commercial activity was almost assured.

After World War II, Fields Corner suffered a severe setback due to development trends set in motion by highway construction, widespread automobile ownership and the availability of government insured mortgages for housing. The "better life" was perceived to exist in the suburbs and many of Fields Corner's remaining middle-class residents rose to the call, choosing the single family homes and drive in shopping centers over urban neighborhood living.

This is not a new story, nor is it a particularly unique one. What is unique is that Fields Corner has managed to sustain a fairly healthy business climate despite the existence of stiff competition in surrounding towns. Although signs of disinvestment are evident in the area, new development is not entirely lacking



FIELD'S CORNER CARD

and trends indicate that this may be yet another critical time in the area's history.

In recent years, various factors have increased Fields Corner's attraction as a shopping district. Younger families who might have gone to the suburbs are instead beginning to buy homes in the neighborhoods around Fields Corner, where housing and transportation costs are more reasonable than they are outside from the city. The MBTA Red Line stops at Fields Corner and feeds directly onto Dorchester Ave. Customer traffic is further assured by the fact that five bus lines operate daily along Dorchester Ave. and Adams St., which are both also major carriers of automobile traffic.

Besides the flow of thousands of potential shoppers by various forms of transit, an impressive consumer population lives within the immediate area of Fields Corner. There are 63,000 people living within one mile and 186,000 within 2 miles of the business district itself.

In addition, Fields Corner is in the unique position of having an urban shopping center with a Bradlees and a Purity Supreme as anchor tenants. The center is located at the southern most end of the district. The location of 5 major banks provides the focal point for activity at Fields Corner's northern boundary. These are assets of which few urban business districts can boast and are viewed as crucial in the Fields Corner commercial revitalization strategy.

CARD DESCRIPTION

Location

The Fields Corner Commercial Area Revitalization District is located at the crossroads of Dorchester Avenue and Adams Street. The area consists primarily of two strips of stores: One on

Dorchester Ave. bounded by Ellet St. and Kimball St. on the north and Gibson St., including the Shopping Center on the south; and the other on Adams St. bounded by Arcadia St. on the northwest and Park St. on the southwest. The Fields Corner Shopping Plaza, a major area anchor, is located on Dorchester Ave. at the intersection of Park Street.

Types and Numbers of Stores

Fields Corner is the largest retail commercial area in Dorchester and provides the community with a variety of goods and services within its 12 blocks. There are approximately 90 businesses located within this area ranging from a major supermarket and a chain discount store to the small variety and speciality shop. In addition, Fields Corner houses 5 banks, a Loews Cinema, the Fields Corner Little City Hall, an Elderly Day Care Center, and branches of the U.S. Post Office and Boston Public Library. In total, the area supports approximately 125,000 net square feet of retail space, 66,500 square feet of which comprises the Fields Corner Shopping Plaza.

Stores vary greatly in size, with Bradlees occupying the largest space followed by the Purity Supreme supermarket. The majority of the other stores located along Dorchester Ave. and Adams St. are small and occupy an average of 1000 to 1500 square feet. Exceptions may be noted in F.W. Woolworths, Fields Corner Linoleum, and the new Store 24 scheduled to open after Christmas 1978. However, none of these exceed 3,500 square feet leaving Fields Corner at a comfortable shoppers scale.

Rationale for CARD Designation

The Fields Corner commercial area is at a pivotal point. Despite the area's assets, the potential for revitalization may

be lost without appropriate public and private intervention.

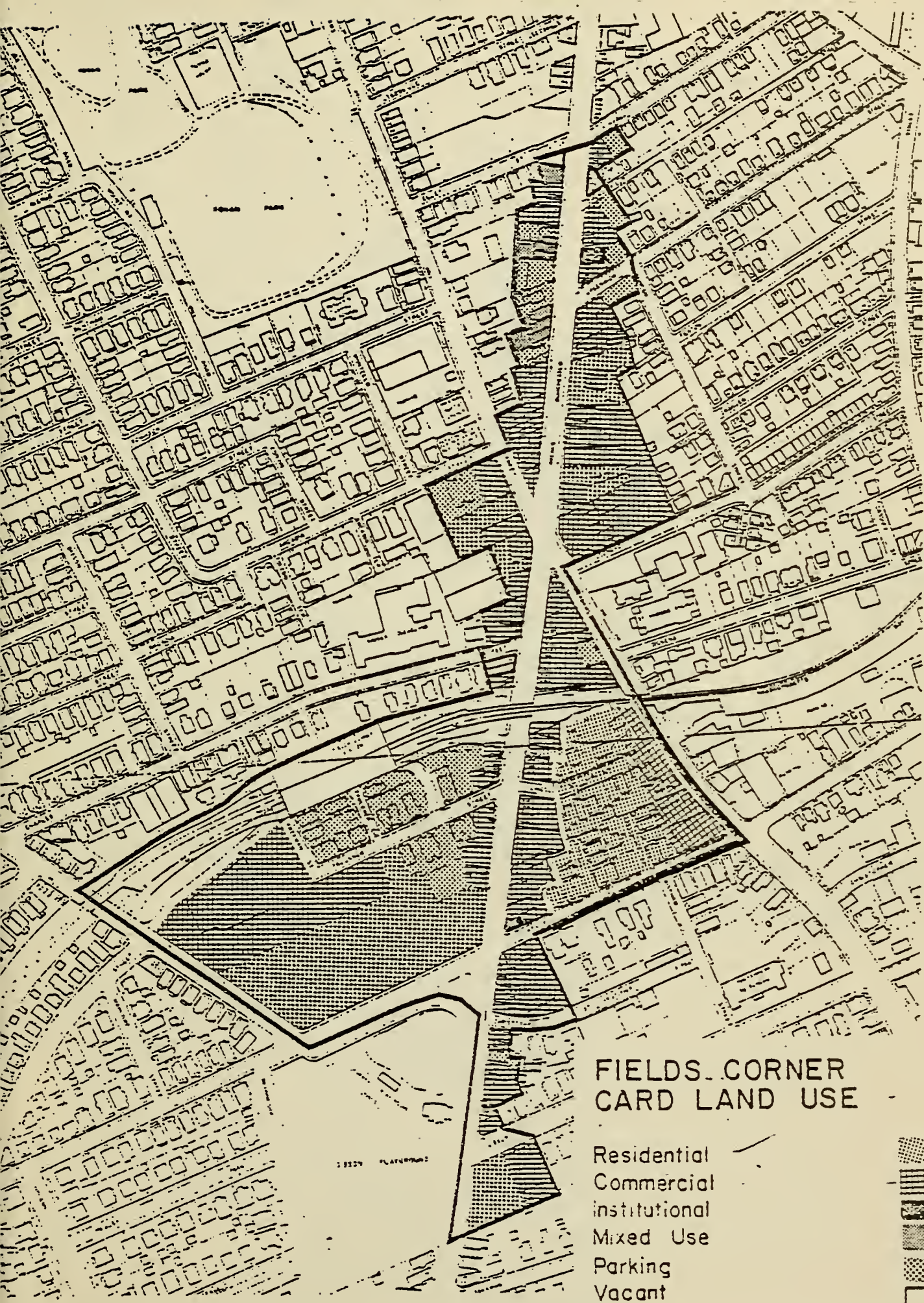
Public investment has been substantial over the past few years resulting in new lighting, police footpatrol, mounted horsepatrol, renovated parks, housing rehabilitation, storefront improvement rebates, and support for human services. However, some private businesses are still hesitant to invest. Two vacant prime parcels in the heart of the business district are evidence of this. Smaller vacant stores dot the area and an incomplete mix of goods and services are present for area residents.

The designation of Fields Corner as a CARD may well accomplish a number of goals. As a tool for neighborhood commercial confidence, designation by the city as a CARD would confirm a commitment to revitalization in the minds of existing merchants and potential tenants now hesitant to move to the area. As a tool for development, substantial enough to effect real change, the availability of tax-exempt bond financing may be what it takes to see private commercial activity take place.

Physical Condition and Visual Analysis

The Fields Corner commercial area suffers most from a poor image and poor customer direction. Merchants and customers alike site the deteriorated appearance of the district as a major reason for declining use. In fact, however, structurally most of the buildings are in good condition and would require modest exterior improvements to effect an image change.

The northern most end of the district at the intersection of Dorchester Ave. and Adams St. has special physical potential for providing a lively node of retail activity. The streets converge at a small historic square, surrounded by buildings of architectural

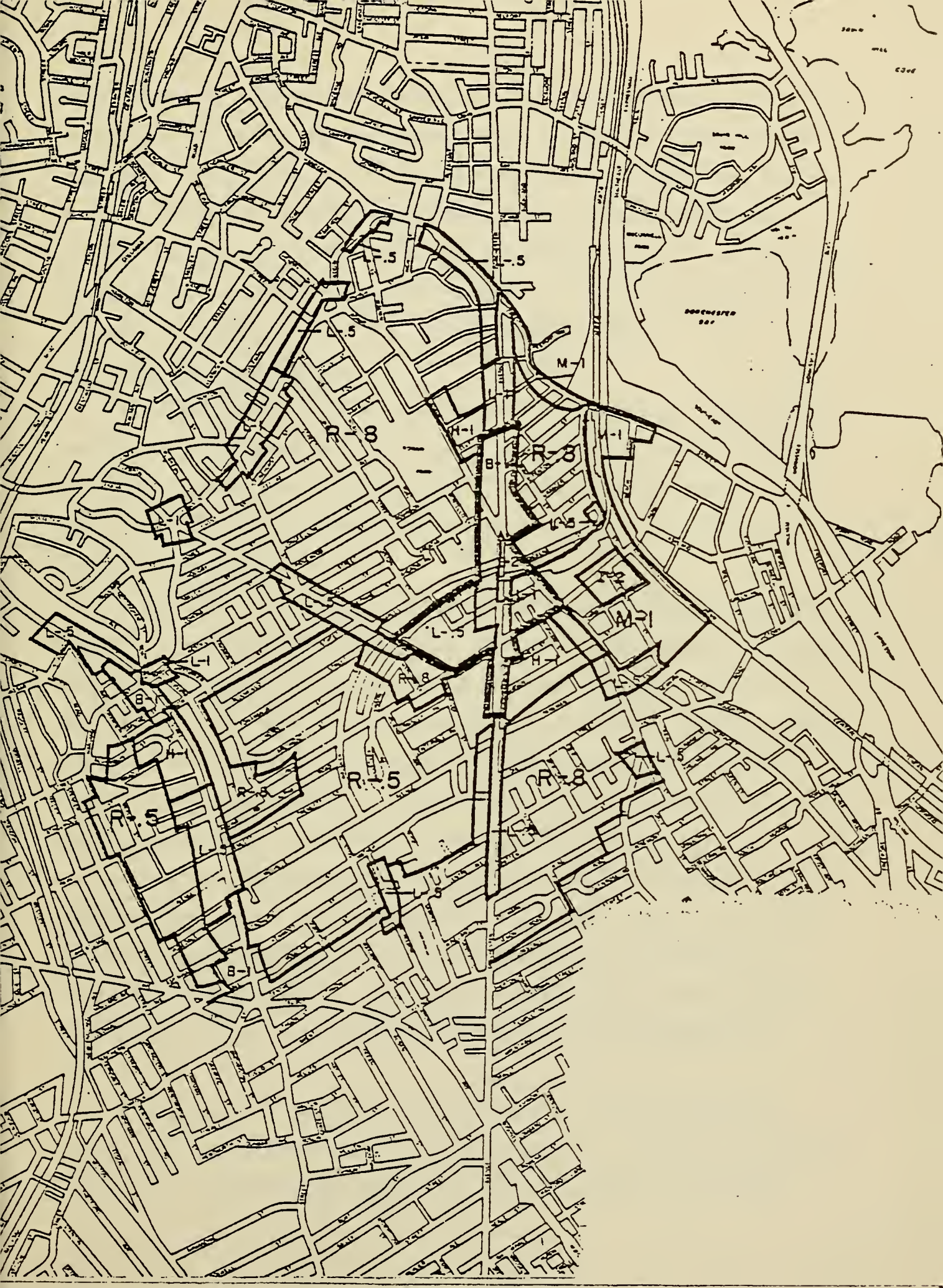


1929 PLANNING

FIELDS CORNER CARD LAND USE

- Residential
- Commercial
- Institutional
- Mixed Use
- Parking
- Vacant





merit. But as one proceeds south along Dorchester Ave., the feeling is blurred until the Fields Corner Shopping Center intersects at Park St. It is this lack of connection both in retail uses and in physical appearance which may be most detrimental to the Fields Corner business district. Two distinct shopping areas are perceived by customers and one feels as if there is a choice to be made ... the banking area at Adams St. or the shopping center.

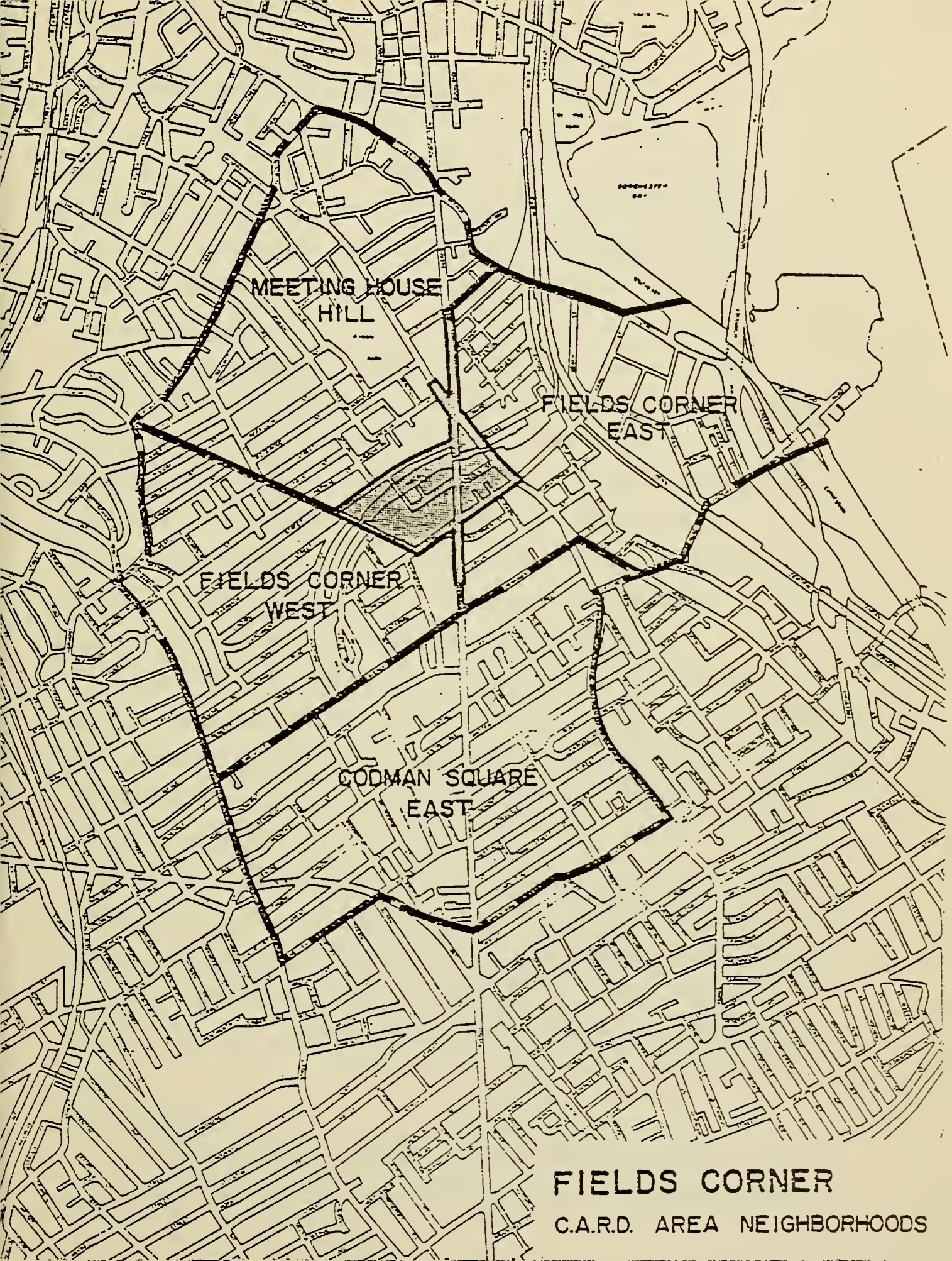
CARD Land Use and Zoning

The Fields Corner Commercial Area Revitalization District as defined, is reinforced by the present zoning restrictions. Use along Dorchester Ave. and Adams St. is primarily commercial with mixed uses most commonly occurring as offices or residences on the upper floors.

Ronan Park, the Doherty playground and the Gibson playground are all located within or directly adjacent to the commercial area. Parking is limited to short term or on street meters. The only off street facility is at the Fields Corner Shopping Center which contains 600 spaces. As do most built up areas, Fields Corner lacks a sufficient amount of vacant land which could readily and inexpensively be converted into an offstreet facility.

There are approximately 12 vacancies in Fields Corner, representing 12% of all storefronts in the area. All 12 of these vacancies could easily be adapted to new uses or be returned to their original functions. There are 2 vacant lots, one of which is the remains of a burned out structure at 1468 Dorchester Ave.

Residential land use is concentrated in the neighborhoods surrounding the Fields Corner business district. These are Meeting House Hill, Fields Corner East, Fields Corner West, and Codman



MEETING HOUSE
HILL

FIELDS CORNER
EAST

FIELDS CORNER
WEST

CODMAN SQUARE
EAST

FIELDS CORNER

C.A.R.D. AREA NEIGHBORHOODS

Square East. The housing conditions vary widely from three-family structures needing rehabilitation in Meeting House Hill and Fields Corner East to well maintained single family homes in Fields Corner West, and only occasional deteriorated housing appearing in Codman Square East where recent private investment has strengthened the neighborhood considerably.

Traffic and Parking

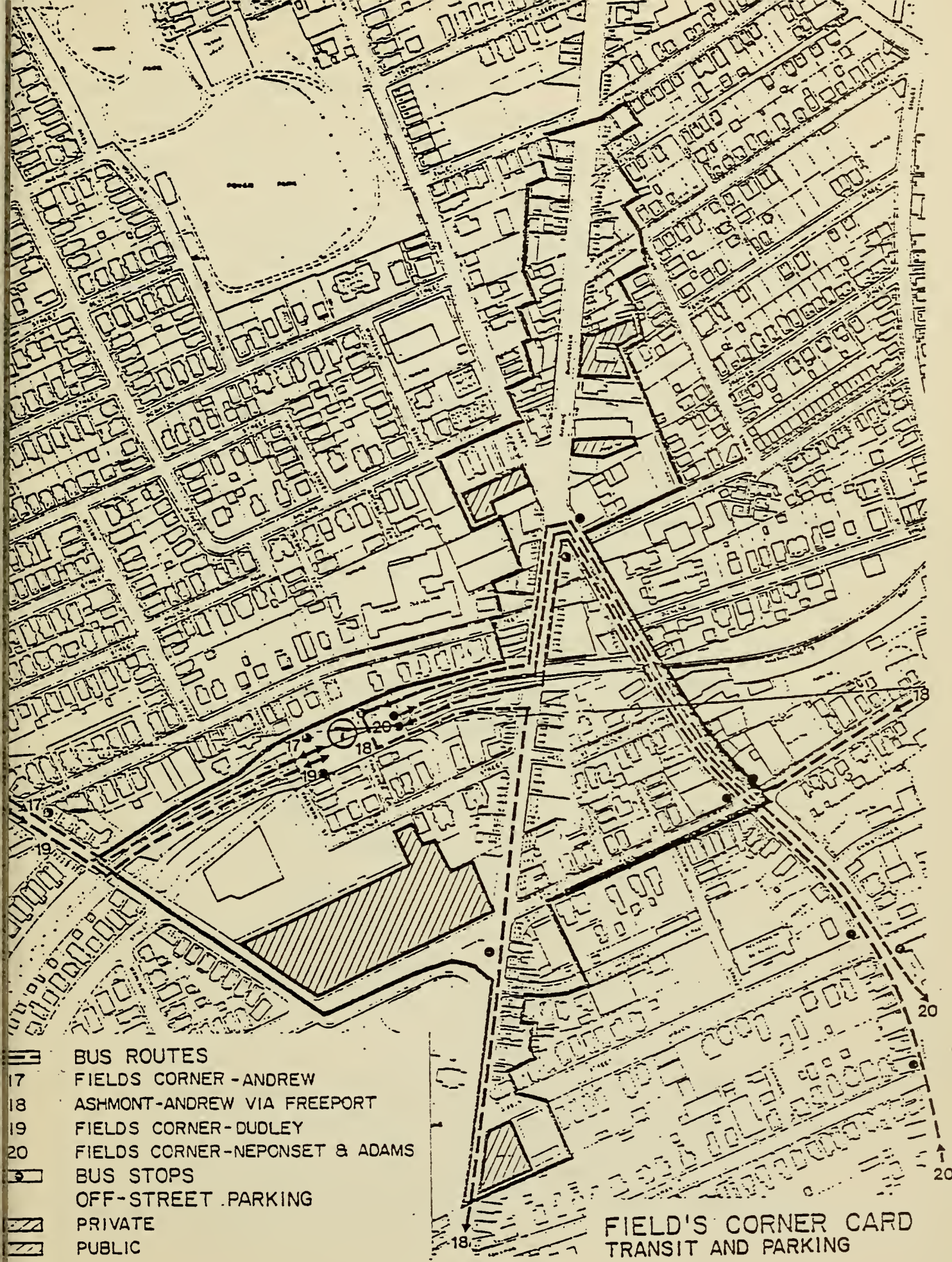
The flow of traffic through Fields Corner is one of its major assets. It is served by the MBTA Red Line and 4 Bus Routes which carry passengers daily via Geneva Ave., Adams St. and Dorchester Ave. The MBTA Red Line stop at Fields Corner is not a park and ride facility for commuters. The users arrive by bus and are dropped off or walk to the station at varying times of the day indicating that many of Fields Corner's customers are using public transportation to reach the shopping area.






Dorchester Ave., Adams St. and Park St. carry impressive numbers of automobiles through Fields Corner daily. In a traffic study prepared for the Mass. Bay Transportation Authority, a total of 20,439 cars were counted as they drove through the Fields Corner business district during an 11-hour period.

The Fields Corner commercial area does suffer from a lack of adequate parking. The shopping center with its 600 spaces is the only off street parking facility. The greatest need for additional parking therefore exists at the northern end of the district which at present is served only by private bank lots and short term meters.

Market Trends

The Fields Corner business district currently serves a market area with a total of more than 65,000 people. The primary market



-  BUS ROUTES
- 17 FIELDS CORNER - ANDREW
- 18 ASHMONT-ANDREW VIA FREEPORT
- 19 FIELDS CORNER-DUDLEY
- 20 FIELDS CORNER-NEPONSET & ADAMS
-  BUS STOPS
-  OFF-STREET PARKING
-  PRIVATE
-  PUBLIC

FIELD'S CORNER CARD
TRANSIT AND PARKING

area serving the immediate neighborhoods forms an approximate $2\frac{2}{3}$ mile radius and is populated by 25,249 persons. Fields Corner is also drawing from a slightly larger trade area with an additional 40,121 persons traveling up to $1\frac{1}{3}$ miles to shop in the area. These areas were defined by actual use patterns, available surveys, travel time and access, and the existence of competitive retail facilities.

Additional surveys and preliminary analysis indicate that a potential exists not only to increase the capture rate in these market areas, but to expand the trade areas themselves. A survey conducted by the Bradlees store show 86% of all customers traveling up to two miles to shop. The remaining 14% of Bradlees customers are arriving from South Boston, Mattapan, Quincy and more distant parts of Dorchester, all of which are beyond 2 miles away. These customers need not be drawn to Fields Corner, they need only be enticed to shop in the remainder of the business district.

On-street customer surveys reveal the following sentiments regarding their unwillingness to do more shopping in the Fields Corner Business District:

"We need an entire business district."

"Should be modernized."

"Hardly any restaurants."

"Better clothing stores."

"More stores."

"Clean it up."

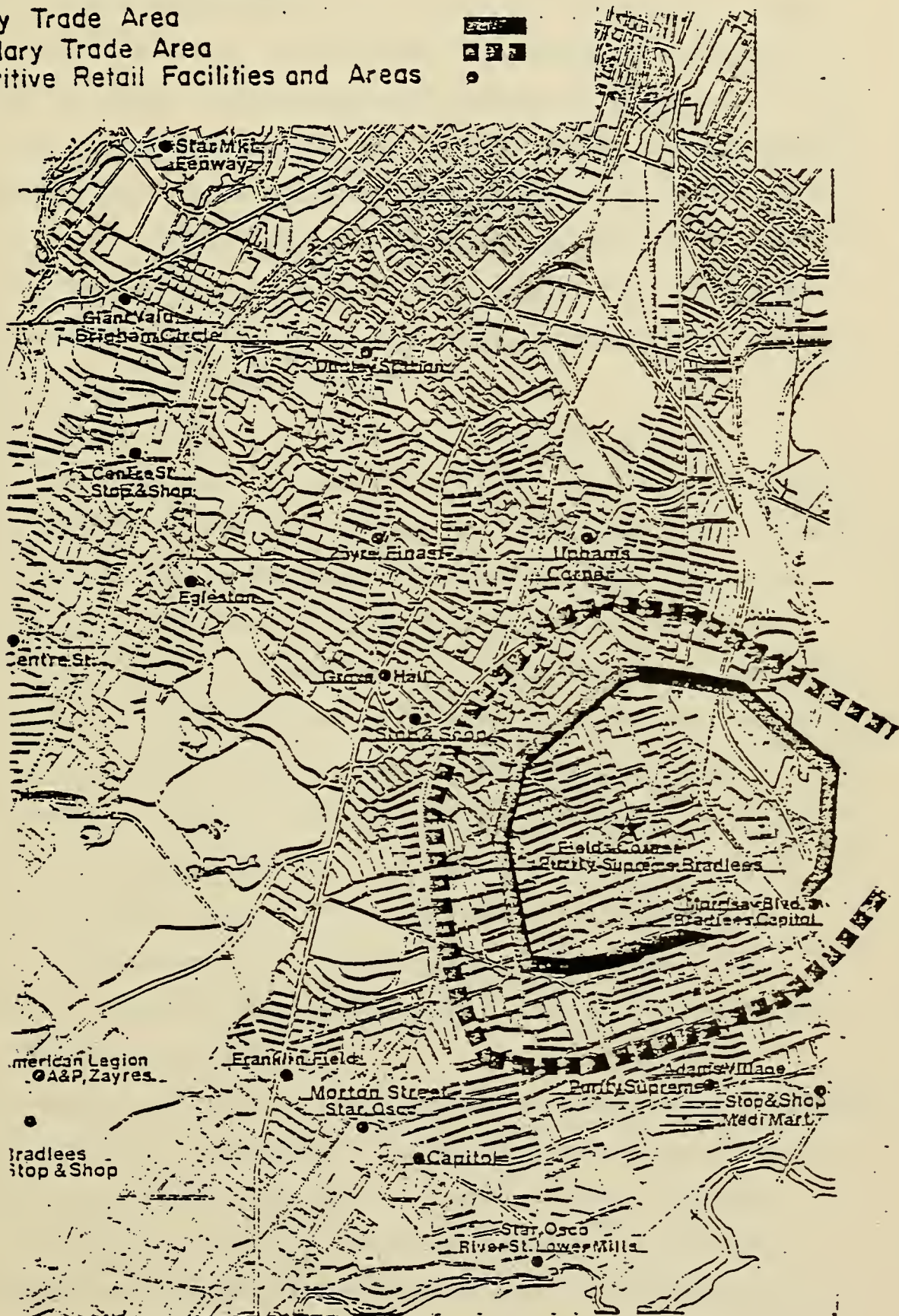
These customers are generally not expressing a fear of shopping in Fields Corner, nor an unwillingness to increase their expenditures. What they are expressing is that their shopping needs are not presently being met by the available mix of goods and services.

FIELDS CORNER CARD TRADE AREAS

Primary Trade Area

Secondary Trade Area

Competitive Retail Facilities and Areas



The Fields Corner primary market is characterized by a population numbering 25,249, 40% of whom are between the ages of 20 years and 54 years. When viewing the number of households (7,486) and the mean income (\$10,306), the Fields Corner primary market area emerges as an area populated by high spending age groups with a total of \$31,400,341 available for retail expenditures. While not all of these dollars are spent in Fields Corner, a majority of the primary trade area residents are doing convenience shopping and some major item buying there.

Reassessed then, this figure would realistically show primary trade area residents spending \$5,600,000 in Fields Corner.

The secondary trade has similar socio-economic characteristics, with 39% of its 40,121 residents falling within the 20-54 year old age bracket. The mean income is somewhat lower at \$9,464 resulting in a total potential retail expenditure of \$52,037,841. Because of the increased distance from Fields Corner and proximity to competing retail facilities, (especially at Morrissey Blvd.) a relatively small percent of these shoppers are coming to Fields Corner for convenience goods. Most of these customers tend to make task oriented trips either to the banks or the shopping center. Taking this into account, the secondary market area shoppers are contributing approximately \$7,805,676 to the Fields Corner Business District.

In summary, the Fields Corner market is supported by a spending population who are convenience oriented or have an item in mind or an errand to run when they arrive. There is little "impulse buying" (potentially the most profitable aspect of retailing). The capture could be substantially increased if shoppers feel an urge to window shop or were encouraged by a greater mix of stores

and a more conducive environment for strolling along Dorchester Ave.

PAST, CURRENT AND FUTURE INVESTMENT

Past Public Investment

A major public construction program by the City has been underway in Dorchester with \$48,000,000 expended over the past eight years. A primary emphasis of the program has been the improvement of school facilities, making them suitable for contemporary education, useful more hours of the day, and equipped to provide a broader range of activities which serve all ages. Five schools have been constructed or completely renovated at a cost of \$35,000,000. Over \$1,000,000 has been spent to provide major improvements at most parks and playgrounds. Police District 11 has a new station, and new libraries were constructed at Fields Corner and Codman Square. The investment of City money helped Dorchester House secure Federal funding for a new full service community center. In addition, 11 miles of streets, 9 miles of sidewalks and 8 miles of sewer and water lines were reconstructed. High intensity lighting has been provided at three major commercial centers as a part of an overall effort to improve the business climate.

Recent public investment in housing has included new elderly housing developments built by the Boston Housing Authority on Meeting House Hill and on Washington Street, south of Codman Square.

The MBTA has recently completed Phase I of the modernization of Ashmont Station, and will soon undertake Phase II. Improvements are planned for Ashmont, Shawmut, and Fields Corner Stations to allow 6-car trains in the future.

For the past two and one half years, the Housing Improvement Program has been providing cash rebates to homeowners who rehabilitate owner-occupied buildings. The program has been very

successful in many sections of the City, including the more affluent sections of Dorchester. As of August, 1977, 1,330 cases have been completed.

Beginning last summer, the city along with the Dorchester Gardenlands Preserve, Inc. sponsored a Farmer's Market in Fields Corner. The Market was open every Saturday from June to September and proved to be so successful that there are plans to continue this program in the future.

Past Private Investment

A review of building permits (1970-1977) for major construction or renovation showed substantial private investment in all sectors except housing. No new apartment buildings and few major renovations were undertaken without the subsidy of the Boston Housing Authority or Massachusetts Housing Finance Agency. This reflects the fact that Dorchester is built up primarily with single to three family houses which require a low level of continuous maintenance rather than major rehabilitation, and that little land is available and suitable for apartment construction. The lack of major construction activity also reflects the housing market, which generally does not have a high demand for apartment type housing at the rents required to support new construction. The older housing available frequently provides superior housing at about half the cost of new housing. Although the survey of building permits does not show it, private investment in housing is substantial, consisting of large numbers of owners making small investments from \$500 to \$5,000 to continuously maintain and improve their property, a process which is not susceptible to monitoring or quantification. The substantial expenditures under the Housing Improvement Program identify only a part of this investment over a short period of time.

Investment for commercial, industrial and institutional uses shows a pattern of renovation and expansion of existing facilities rather than construction of new facilities for new businesses. Substantial capital investments in Dorchester were made by the First National Bank, New England Telephone Company, Dorchester House, Blinstrubs, First National Stores, Meeting House Hill Cooperative Bank, Carney Hospital, Gino's Restaurant, Puritan Mall, Kentucky Fried Chicken, and Dorchester Savings Bank. Recent concern for the efficient use of land, energy and fuel and the fact that commercial rehabilitation is simply cheaper than new construction has resulted in City and community concern toward the improvement of Dorchester's older commercial areas such as Fields Corner, Codman Square, Lower Mills and Adams Street.

1977 Investment Program

The 1977 Neighborhood Investment Program is a continuation of the 1975 and 1976 programs. The Meeting House Hill area is again targeted as a Homesteading area. The foot patrol program received increased funding. The Housing Improvement Program is going into its third year, with two new elements this year: a 40% rebate for major system repair is available in portions of Dorchester, and a 50% rebate for the elderly will soon be initiated. The Emergency Demolition Program has received increased funding.

A number of programs have been funded that should improve the physical appearance of the neighborhood. Among them are the Victory Garden and vacant lot programs; the street tree program, improved street lighting on several streets, and selected street reconstruction. Improvements will be made to several parks through several funding sources.

The business district program is starting in Fields Corner and is planned for Codman Square. Preliminary planning is on the way for Dorchester Avenue which will hopefully result in future physical improvements.

Current and Future Investment - Resources

Fields Corner is targeted for a number of city programs and is scheduled for major investment in public improvements in coming years.

The goal of the Fields Corner/Dorchester Neighborhood Improvement Program is to maintain and strengthen the character of the area by: continuing housing programs to encourage homeownership and home improvement, upgrading the physical environment through capital improvements like street lighting, sidewalk reconstruction, and park landscaping; revitalizing the commercial area through the Marketing and Brokerage Program and by continuing police patrols as a method of crime prevention; and by meeting the needs of the elderly population through social programs and the Senior Shuttle.

There are a number of resources potentially available in carrying out the Fields Corner revitalization program. They are as follows:

- o Tax-free bonds through the Commercial Area Revitalization District (CARD) Program
- o Neighborhood Retail Marketing Program
- o Neighborhood Business Program (NBP) including:
 - restore
 - foot patrol
 - horse patrol
 - street festivals

- o Business Information Centers (BICS)
- o Small Business Administration (SBA)
- o 312 Shopsteading Program
- o Neighborhood Retail Development Task Force
- o Neighborhood Business Revitalization Program including
 - the potential for forming a Local Development Company (LDC)
 - utilizing resources from the SBA and EDA for locally based development and revitalization.

FIELDS CORNER CARD STRATEGY

The largest and most significant problem in the Fields Corner Business District is the lack of connection between its northern and southern boundaries. Contributing to this is a lack of parking and lack of available land for providing additional space, vacant buildings, deteriorated stores, a poor retail mix and unsophisticated merchandising techniques.

A comprehensive strategy which addresses these issues has been designed. Implementation will be contingent upon the public sector's continued commitment and the private sector's willingness to invest in Fields Corner. Highlights of the CARD plan strategy are as follows:

- Aggressive business marketing to make sure that Fields Corner has the stores necessary to attract shoppers.
- Substantial and well-timed investment in necessary public facilities like sidewalks, streets, public transportation facilities and parking areas.
- Offering private investors the incentives necessary to secure new development such as tax reductions, low interest loans to start-up businesses, new sidewalks, lighting and landscaping.
- City organized merchant-financed advertising and special event programs.
- Targeting programs and resources for the greatest store-front improvement programs which emphasize a coordinated design between stores. A single set of design standards or common theme will be encouraged.

- Provision of specialized services to businesses, assisting in such areas as merchandising, marketing, promotion and design. (NBDP.)

The designation of Fields Corner as a CARD would provide an additional and crucial component to the strategy. The vacant store at 1500 Dorchester Avenue and burned out building at 1468 Dorchester Avenue are prime development parcels. To date, little interest has been expressed by the private sector to acquire or lease these properties. A CARD designation coupled with substantial public commitment may well be the appropriate combination to result in action. Likewise, the area's designation would serve to encourage a supportive retail mix by offering major anchor type tenants the incentive of tax-exempt bond financing.

FIELDS CORNER PUBLIC HEARING

DECEMBER 14, 1978

CITY OF BOSTON

KEVIN H. WHITE
Mayor



ONE CITY HALL SQUARE
BOSTON, MASS. 02201
775-3440

WAYNE A. MENAMARA
Director

OFFICE OF PROGRAM DEVELOPMENT

December 1, 1978

Miss Simon
The Boston Globe
Classified Advertising
285 Washington Street
Boston, MA

Dear Miss Simon:

Please place the following ad in the LEGAL NOTICES section of the Boston Globe to run on December 4, 1978. The bill may be sent to the above address. Thank you.

Notice of Public Hearing

A public hearing will be held on December 14, 1978 at the Boston Gun and Rifle Association, 1485 Dorchester Ave. Fields Corner, at 10:00 a.m. The hearing concerns the proposed designation of the Fields Corner Business District as a Commerical Area Revitalization District (CARD).

The Industrial Development Finance Authority (IDFA) is in the process of applying to the Commonwealth of Massachusetts for designation of seven such areas, one of which is Fields Corner. Approval of Fields Corner as a CARD would allow commercial enterprises to utilize tax exempt revenue bond financing for capital expenditures within the defined boundaries. Designation would also allow use of the state's Urban Job Incentive Program in the CARD area.

This public hearing is being held in compliance with section 103 of the governing legislation.

Sincerely,

Tina Aronson —

Tina Aronson

TA/dr

NOTICE OF PUBLIC HEARING
PUBLISHED IN THE BOSTON GLOBE
ON DECEMBER 4, 1978

NOTICE OF PUBLIC HEARING — A public hearing will be held on December 14, 1978 at the Boston Gun and Rifle Association, 1485 Dorchester Ave., Fields Corner, at 10:00 a.m. The hearing concerns the proposed designation of the Fields Corner Business District as a Commerce Area Revitalization District (CARD). The Industrial Development Finance Authority (IDFA) is in the process of applying to the Commonwealth of Massachusetts for designation of seven such areas, one of which is Fields Corner. Approval of Fields Corner as a CARD would allow commercial enterprises to utilize tax exempt revenue bond financing for capital expenditures within the defined boundaries. Designation would also allow use of the state's Urban Job Incentive Program in the CARD area. This public hearing is being held in compliance with section 103 of the governing legislation.

Fields Corner Public Hearing

Minutes of Meeting

On December 14, 1978 a Public Hearing was held at the Boston Gun and Rifle Association, 1483 Dorchester Ave., Fields Corner at 10 a.m. Those attending included members of the community groups, neighborhood groups, the BRA, Office of Program Development, members of the local merchants association, members of various civic groups and city agencies.

The meeting began with Lenny Katler, President of the Fields Corner Merchants Association introducing Tina Aronson of the Mayor's Office of Program Development. Ms. Aronson briefly gave a synopsis of all the available programs on a city, state, and federal level for the revitalization of the Fields Corner business district. She went on to detail the CARD program, explaining its relevance to the Fields Corner business district. She described the history of the program, how it operates, and what the potential could be for the development of Fields Corner as a result. The floor was then open to discussion regarding the proposed boundaries which were defined in the draft application. The group expressed some concern over the eastern boundary, indicating they felt it should include the eastern intersection of Adams and Park St. They indicated there was additional vacant land and retail establishments located within this block, which are integral to the Fields Corner business district. Upon discussion, it was agreed that the triangular parcel bounded by the MBTA lines on the north, Adams St. on the east, Park St. on the south, and Dorchester Ave. on the west be included in the Fields Corner CARD boundary. This was agreed upon by all at the meeting.

The group responded favorably to the CARD program and felt it to be a positive resource for the commercial revitalization of Fields Corner. Ms. Aronson went on to discuss the possibility of

forming a Local Development Corporation (LDC), which could operate in concert with the designation of Fields Corner as a CARD area. The group felt this was an appropriate next step and arranged for a meeting to be held soon after the first of the year regarding the formation of an LDC.

The meeting closed at 12:30 with a unanimous vote to proceed with the application to designate Fields Corner as a commercial area revitalization district.

Fields Corner Public Hearing

Attendance List

Larry Fabian
Al Cullinan
Marion Graham - Dorchester Youth Alliance
Rosalind Endler - Carlton Shoe Co.
Irving Fuller - Carlton Shoe Co.
Harry Shiffman - Shiffman's Fabrics
Dennis Kelliher - Suffolk Franklin Bank
Gerald Issokson - Levenbaum Realtors
Joe Ureneck - Dorchester Gardenlands Preserve, Inc.
Virginia Scharfenberg - Melville Park Assoc.
Leonard Katler - Merchants Assoc.
Jim English - Fields Corner Little City Hall
Father McGrath - St. Ambrose Church
Ed Lappen - Lappen Auto Supply
Billy Melchin - Merchants Assoc.
Jim Mallen - Fields Corner Civic Association
Mark Boyle - Neighborhood Business Program
Ron Naylor - Boston Redevelopment Authority
Elaine Benno - Office of Program Development
Tina Aronson - Office of Program Development

COMMERCIAL AREA REVITALIZATION DISTRICT PROGRAM (CARDS)
FACT SHEET

What is a CARD?

A CARD is a Commercial Area Revitalization District. A business district or commercial area must have a revitalization plan and be approved as a CARD before it is eligible for use of the program.

What is the program?

The program will allow commercial ventures to use tax-exempt revenue bond financing within the CARD boundaries. Designation as a CARD will also make the area eligible for use of the Urban Job Incentive Program which serves to compensate a commercial enterprise which pays higher property taxes.

Who runs the program?

The CARD program was included in a package of economic development and urban revitalization bills which were passed by the State of Massachusetts legislature this summer. It is an extension of a program already in existence, but previously only applicable to industrial development. The MIFA (Massachusetts Industrial Finance Agency) will be the State agency which runs the program.

Once a CARD is approved, an interested commercial venture contacts the MIFA and arranges the sale of bonds with them. A firm may also contact the Industrial Development Finance Authority (IDFA) who will act as the local implementing agency.

Are there any checks on what types of firms apply?

Yes, every commercial venture who arranges a bond sale with the MIFA must also be approved by City Council and the IDFA. This assures compliance with the CARD plan.

What can the CARD program do for Fields Corner?

The CARD program can be an important revitalization tool for Fields Corner. Larger commercial enterprises who might otherwise be reluctant to invest in urban areas are offered incentives to do so through this program. If their project is consistent with the CARD plan, a new investor in Fields Corner can be eligible for reduced interest rates and a longer term on their loan.

A new private development in the Fields Corner Business District has the potential of bringing new customers to the area, serving existing customers better, creating additional business for area merchants and linking the northern and southern ends of the commercial area along Dorchester Ave.

In addition, new public services and facilities would be scheduled for the area designed to support the revitalization scheme. These may include off-street parking, streetscaping, and security, as well as the neighborhood Retail Marketing Program and Neighborhood Business Program already operating in Fields Corner.

What can tax-exempt revenue bond financing be used for?

The financing can be used for all costs associated with acquisition of land, buildings, the construction of new facilities and/or expansion or rehabilitation of existing facilities. Bond financing may not be used for inventory.

Are there other CARD areas in Boston?

Besides Fields Corner, this application will include:

Grove Hall - Roxbury
Dudley Station - Roxbury
Columbia Point-Bay Side Mall Area - Dorchester
Roslindale Square - Roslindale
Cleary Square - Hyde Park
Broadway - South Boston

Are there any catches in the program?

No. The program requires nothing but a commitment to revitalize urban commercial areas. However, as it is set up now, the program is generally designed for a substantial commitment of at least \$1 million. This is because the costs and criteria of selling bonds would make the ultimate cost prohibitive for a smaller investment. The State anticipates that this may change as the program gets underway.

Public Hearing
Fields Corner, Dec. 14, 1978
10:00 a.m.

A LOCAL DEVELOPMENT COMPANY AS A RESOURCE FOR FIELDS CORNER SMALL BUSINESSES

(LDC - LOCAL DEVELOPMENT COMPANY)

A LDC is a locally based development group composed of 25 members, at least 18 of whom work or live in the area. The LDC concept is supported by the Small Business Administration which offers loans and guarantees on loans made by the group.

Concept

The federal government will support a self-help effort in a community, if the local group organizes itself into a LDC, is prepared to invest at least 10% of the project cost, and identifies feasible projects.

Membership

The LDC's are usually associated with a local group or organization such as a Merchants Association. They often have the same officers and members and their business is conducted at the regular meetings of the group.

Activities of LDC

The LDC sets overall policy, recommends businesses for financing, helps coordinate with local banks and other businesses. The LDC is the financial intermediary for small businesses within its area.

Relation to Small Business

- 1) The LDC can own property and lease to the individual business.
- 2) The LDC can also help a small business in the area acquire a loan by providing a guarantee through the SBA. These funds can be used for purchase, renovation, improvements, equipment, etc. The LDC organizes the project, coordinates the paperwork and applies for the financing from the SBA

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CITY OF BOSTON
IN CITY COUNCIL

WHEREAS, in accordance with Chapters 40D and 23D, Massachusetts General Laws, the Commonwealth of Massachusetts acting by and through the Secretary of Communities and Development may approve Commercial Area Revitalization Districts Plans (herein referred to as CARD Plans); and

WHEREAS, such approval is a precondition for the use of various state financial incentives for commercial development that would be in the public interest of the citizens of Boston; and

WHEREAS, the redevelopment of the Fields Corner CARD which is situated in the City of Boston and which is bounded as set forth in the attached map, would forward the community development objectives of the City and would result in physical redevelopment of said District and the creation of employment opportunities of a character consistent with that contemplated by the above cited statutes.

NOW, THEREFORE BE IT RESOLVED by the City Council

1. That the Fields Corner Commercial Area Revitalization District (herein referred to as the CARD) described above is a predominantly commercial geographic area;

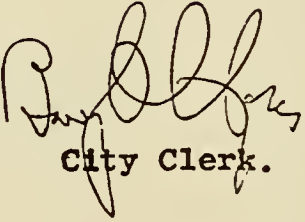
2. That implementation of the proposed CARD Plan will serve to avert and reverse the decay of the area covered by the plan and will help deter the movement of commercial enterprises into previously non-commercial areas; and

3. That the Fields Corner CARD Plan is hereby approved and that said Plan shall be submitted to the Secretary of Communities and Development for approval.

In City Council April 18, 1979. Adopted.

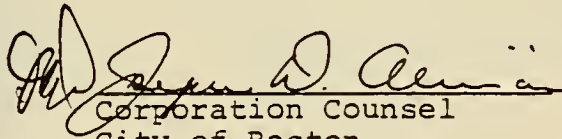
Approved by the Mayor April 26, 1979.

Attest:


City Clerk.

OPINION OF COUNSEL

In the opinion of the undersigned,
the Fields Corner
Commercial Area Revitalization District
Plan is in full accordance with applicable
state and local statutes.



Corporation Counsel
City of Boston

M42

B65R.CF

Boston Redevelopment

AUTHOR

Authority

TITLE

Fields Corner CARD Appli-
cation

M42

Fields Corner CARD

B65R.CF

Application

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